

**TESTIMONY
VINCENT G. CAPECE, JR.
PRESIDENT AND CEO
MIDDLESEX HEALTH
SUBMITTED TO THE
PUBLIC HEALTH COMMITTEE
Monday, March 6, 2023**

HB 6740 An Act Concerning Hospital Financial Policies

My name is Vincent G. Capece, Jr., and I am president and CEO of Middlesex Health. I am here to testify in opposition to **HB 6740, An Act Concerning Hospital Financial Policies**.

Middlesex Health is one of the few remaining independent health systems in Connecticut. Based in Middletown, Middlesex Health, a member of the Mayo Clinic Care Network, includes Middlesex Hospital, a non-for-profit magnet hospital with 275 beds, and two Middlesex Health Cancer Center locations. It also features three emergency departments and two urgent care centers, along with many other programs and services. Middlesex Health's network of primary care physicians, medical and surgical specialists and other employees work to meet the needs of the Middlesex County and Connecticut shoreline communities.

We make it our mission to provide the safest, highest-quality care and best experience possible.

Middlesex Health provides high-quality care to everyone who walks through the doors, regardless of ability to pay. We strive to ensure that inability to pay for services does not deter anyone from seeking needed medical care. It is why we work hard to ensure that our financial assistance policies are applied to all those who are eligible and that we connect eligible, uninsured patients with a regular source of health insurance coverage.

To that end, we fully exhaust eligibility options and take seriously our obligation to meet the statutory requirements for free and reduced cost of care. We ensure that patients eligible for either reduced cost coverage or free care have access to both. We routinely screen for Medicaid eligibility and promote application for the full range of no-cost benefits available through Medicaid, Covered Connecticut, and other low-cost products offered by Access Health Connecticut. We also screen proactively to make patients aware of financial assistance policies that may find them eligible for free or discounted care or bed funds.

At Middlesex, we have an entire department that is dedicated to helping our patients manage the cost of their care. Financial counseling is available for those unable to pay all or parts of their bill, and financial assistance is made available to qualified patients based on a sliding scale. Both household income and the dependents in a family are considered. In addition, interest-free payment plans are available to all patients.

HB 6740 amends the statute to extend protections for uninsured individuals to individuals who are underinsured, defined as “any person who is liable for one or more hospital charges that exceed two per cent of the person's annual household income after coverage for hospital services was provided by a health carrier, as defined in section 38a-591a.” The bill limits what hospitals are permitted to collect from such underinsured patients to “the cost of providing such health care.” **This provision undermines the basic expectation of health insurance products that are the foundation for individual and employer sponsored coverage and encourages the sale of flawed insurance plans that don't cover basic medical need and that promote medical debt.** In addition, this provision would suggest that hospitals would be required to get household income information from every insured patient.

We will continue to focus on making our hospital's financial assistance programs as easy to access and navigate as possible, raise awareness about these programs with our patients, and ensure that our staff remain well prepared and trained to articulate these policies to our patients.

Middlesex Health is committed to sustaining and improving access to high quality healthcare services. We appreciate that affordability is central to that commitment and every actor in the system, i.e., provider, payer, pharmaceutical and device manufacturer, employer, and government, has an important role to play in this work. Unfortunately, by encouraging the continued use of debt producing insurance products, this legislation will further exacerbate the problem of unaffordability.

Thank you for your consideration of our position.

For additional information, contact me at 860-358-6150 or vin.capece@midhosp.org.